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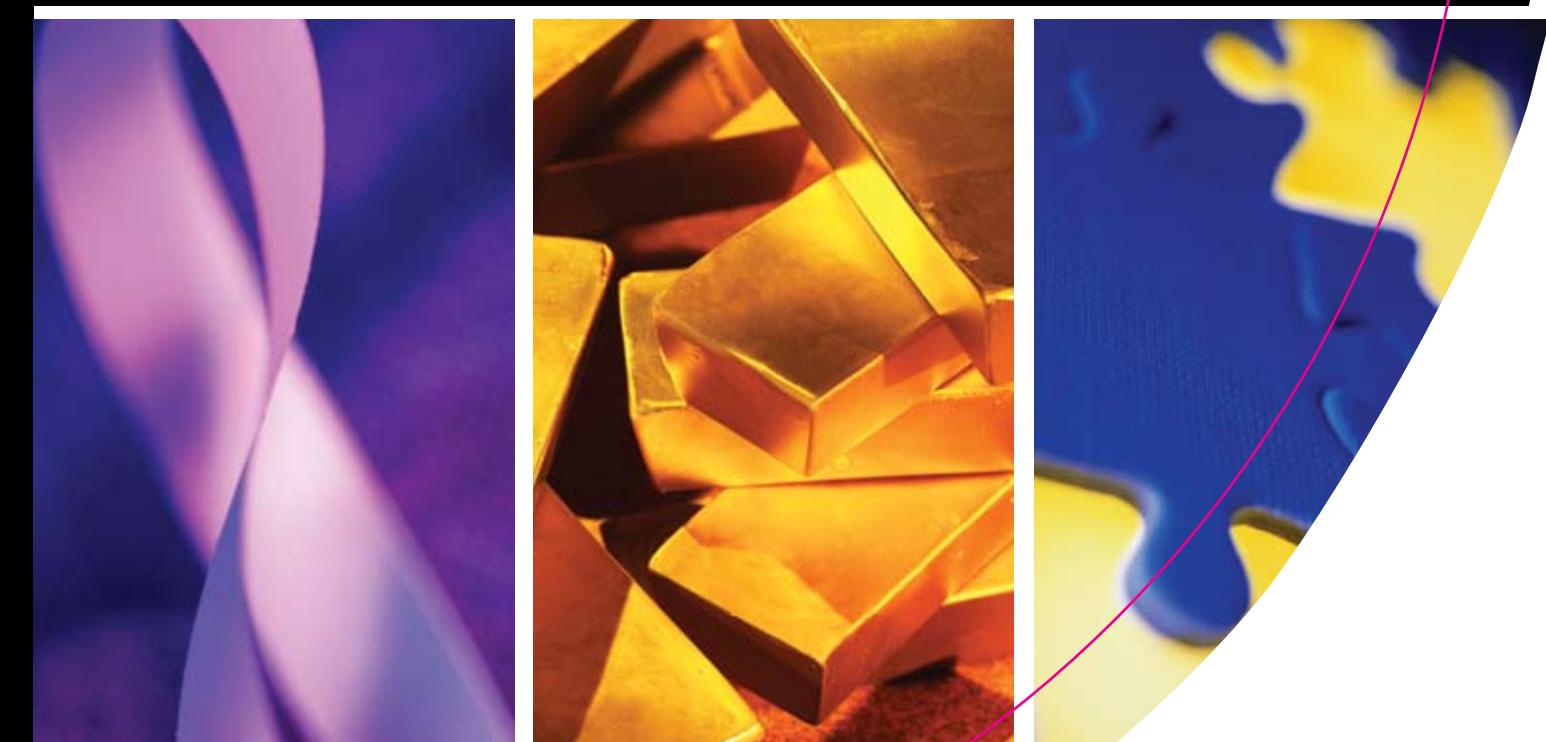
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Life Settlement Solutions, Inc. ("LSS") is a direct purchaser of in-force life insurance policies, acting as an institutionally funded life settlement provider. Life Settlement Solutions, Inc. is not an agent or broker and does not solicit or work directly with policy owners or the general public. This brochure is intended solely as a professional educational tool for use by settlement agents/brokers, financial planners, institutional funders and other industry professionals, and is not intended for re-distribution to policy owners, insureds or other consumers.



In the Secondary Market, We're First



A Powerful
Financial Planning Tool
Has Emerged

value

Life insurance has always been an important tool in planning for your clientele's personal financial, estate and business needs. But over time, needs change and policy performance can vary from expectations resulting in many life insurance policies no longer meeting the needs for which they were intended. Life settlement transactions enable clients to turn unneeded or underperforming life insurance policies into a valuable financial resource providing funds far in excess of the cash surrender value of that contract.

Most senior clients do not realize that they have this powerful option when deciding what to do with their existing life insurance coverage. Life settlements can provide a superior option to surrendering a contract, lapsing the coverage or accepting non-forfeiture values. The funds generated can be used for a variety of purposes including restructuring life insurance programs, generating assets for investment, retirement or wealth transfer plans, funding long-term care needs, enhancing charitable gifting strategies, and freeing up or recovering financial assets for businesses with key-employee programs.

Life Settlement Solutions, Inc. is one of the industry's leading settlement providers and can turn this concept into a reality for your firm and your senior clientele. Read on to learn about the competitive marketplace that has developed and the valuable benefits of this industry to your firm and your clients. Life Settlement Solutions, Inc. can provide financial benefits that you and your clients may have never known were available.

Life settlements provide value where you least expect it.



"Yes" marks the spot!

What can Life Settlement Solutions do for you?

Completely funded by institutional capital providing you with consistent, competitive settlement funding

✓ Yes

Settlement provider, as opposed to a broker, giving you direct access to settlement funding

✓ Yes

Competitive pricing with every offer, including the initial offer

✓ Yes

Extensive provider licensing throughout the United States to transact settlements where you conduct business

✓ Yes

Experienced firm with nearly \$2 billion in face value transacted, assuring you that the transaction will be completed effectively and efficiently

✓ Yes

Protection of customer privacy and adherence to all privacy regulations

✓ Yes

Equipped to meet the compliance, training, marketing, service and quality needs of distribution firms including broker-dealers, BGAs, independent brokers, insurance marketing firms, insurance carrier sales forces, banks and settlement brokers

✓ Yes

Able to provide full due diligence and compliance information to your firm for approval

✓ Yes

Member of Life Insurance Settlement Association

✓ Yes



**Powerful Benefits
for Your Clients**

opportunity

By generating funds far in excess of surrender values, life settlements, when appropriate, provide financial resources to fund a variety of important goals and needs while freeing up assets that would be used to fund premiums for unneeded or underperforming life insurance policies.

Reasons for transacting a life settlement include:

- A change in the value of the estate or the estate tax liability;
- Restructuring life insurance programs due to cost prohibitive or escalating premiums;
- Generating funds for other insurance and investment needs;
- Alleviating unexpected financial distress;
- Charitable giving during one's lifetime;
- Level term policies are nearing the end of their term period;
- Retiring executives with key employee contracts; and/or
- Business owners have sold their business or changed succession plans.

Because Life Settlement Solutions, Inc. is one of the largest, most respected settlement providers in the industry, you can be assured that your clients' transactions will be handled with the utmost professionalism, utilizing solely institutional capital, and well-known firms as trustees and for escrow services. Customer information is strictly safeguarded and handled in accordance with privacy protection laws.

By accessing a competitive, established, multi-billion dollar marketplace where policyholders can receive the fair market value of their life insurance contracts, insureds can sell policies, be rid of premium obligations and receive a lump sum of cash well above the cash-surrender value.

If you don't offer life settlements, your competition will.



**Why Choose
Life Settlement Solutions, Inc.?
Simple, We Are
a Leading Source of
Life Settlement Funding**

expertise

Through institutional funding, extensive provider licensing throughout the United States, experience, efficiency, and an impeccable track record, Life Settlement Solutions, Inc. has become one of largest, most-respected and highly rated providers in the industry. Quite simply, Life Settlement Solutions has been one the premier providers in the secondary market since the institutionally funded secondary market for life settlements was created. We are the most sought-after firm by distribution partners, for expertise and analysis by industry organizations and trade publications, and have been a leading force with industry and regulatory bodies to set the standards of business practices in the industry.

Life Settlement Solutions, Inc. is not a brokerage firm and acts solely as a life settlement provider; therefore, distribution firms working directly with us receive the highest pricing offers. We are well-known for extremely competitive and efficient pricing and strong relationships with our distribution partners as we will NOT circumvent broker, agent or client relationships.

Life Settlement Solutions, Inc.'s management was the first to arrange institutional funding for the purchase of life settlements, and bring institutional principles and ethics to the market. The management team has unmatched experience and expertise in life settlements, insurance and investments products, investment banking, and legal and compliance best practices.

Life Settlement Solutions has taken a major role in promoting industry-wide education. We offer top-of-the-line training courses for continuing education units. LSS executives regularly speak on industry panels and author numerous articles on hot topics impacting the life settlement industry.

Furthermore, LSS is the founder and sponsor of Life Settlement Awareness Month, which was designed to promote education and the spread of information about this nascent industry.

Life Settlement Solutions, Inc. and its management have purchased life insurance policies with nearly \$2 billion in aggregate face value, have been awarded the highest quality ratings in the industry, and are well-known for our industry-renowned compliance practices and adherence to regulatory requirements.



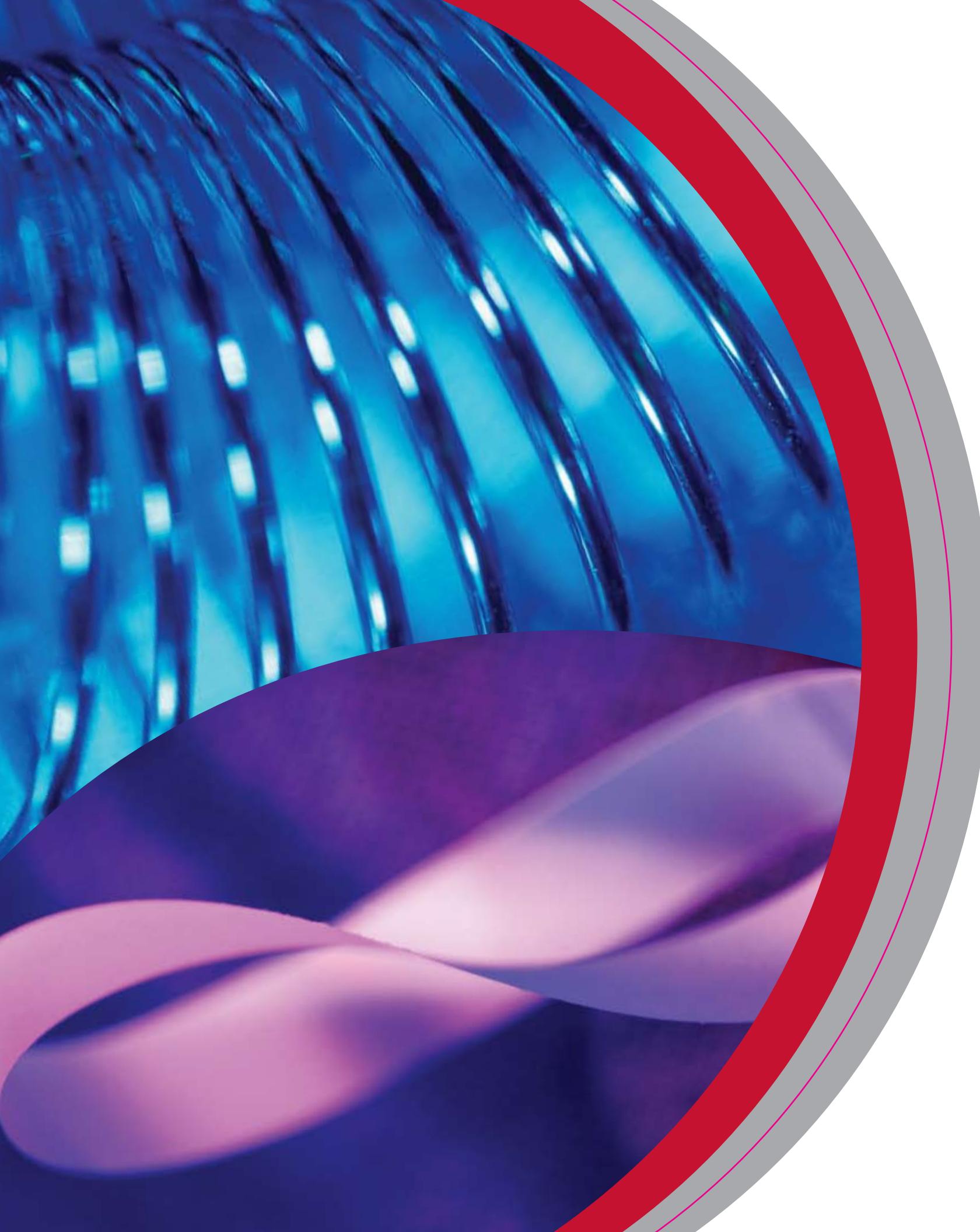
Case Studies

Insured:	73-year-old male
Face Amount	\$5,000,000
Type of Policy:	Universal Life
Cash Surrender Value:	\$2,862
Amount Paid to Seller:	\$1,050,000
Amount Above Cash Value:	\$1,047,138
Reason for Policy Change:	Estate planning tax changes

Insured:	82-year-old female
Face Amount:	\$1,000,000
Type of Policy:	Universal Life
Cash Surrender Value:	\$14,139
Amount Paid to Seller:	\$208,333
Amount Above Cash Value:	\$194,194
Reason for Policy Change:	Could not afford premiums

Insured:	85-year-old female
Face Amount:	\$5,340,200
Type of Policy:	Universal Life
Cash Surrender Value:	\$477,178
Amount Paid to Seller:	\$1,100,000
Amount Above Cash Value:	\$622,822
Reason for Policy Change:	Purchased a new guaranteed no-lapse policy with a lower premium

These transactions were underwritten by Life Settlement Solutions, Inc. and are solely intended to demonstrate the potential benefits and should not be relied upon as an indicator of the purchase price. On average, based on transactions from July 1–December 31, 2006, Life Settlement Solutions, Inc.'s purchase price payout (excluding broker commissions) is approximately 23.6 percent of the face amount of a qualifying life insurance policy and an average of 582 percent more than cash surrender value.



Identifying Candidates & The Life Settlement Process

flexibility

Once the client and their advisors determine that a life settlement is an appropriate course of action, policies considered for purchase generally must meet these eligibility requirements:

- Minimum age of 65 with most common ages between 75-85;
- Various types of policies qualify; refer to the most current pricing guidelines for details;
- There is no maximum on face amount; the minimum face amount is \$250,000;
- Life expectancy of the insured is between two years and 17 years where the insured does not have any terminal illness;
- The policy must be beyond any carrier or statutory contestability period; and
- Policy written by U.S. life insurance company rated "BB" or better by S&P.

The process is somewhat detailed. A high-level summary consists of the following:

- A completed case file consisting of properly executed client authorizations, medical information, life expectancy reports, inforce policy illustrations and an application for a life settlement is submitted to Life Settlement Solutions for evaluation.
- If the policy and insured meet our purchasing criteria, Life Settlement Solutions extends a pricing offer for the policy.
- The client and their advisors evaluate the pricing offer. If the policy owner accepts the pricing offer, Life Settlement Solutions issues a contract closing package for completion and properly executed signatures.
- Policy owner properly completes and signs closing package and returns to Life Settlement Solutions and policy values are verified by the insurance carrier.
- Change of policy ownership is executed with the insurance carrier, funds are released to the policy owner and compensation is paid to the distribution firm. Depending upon the transaction, escrow services and contract rescission time periods can affect the timing of payments.
- Because funding is provided solely by institutional financing entities, Life Settlement Solutions does not provide customer information to (and does not re-sell policies to) individual investors or purchasers.



**Benefits to
Distribution Firms
and their
Financial Advisors**

innovation

Once considered an emerging market, life settlements have grown into a \$15 billion-per-year (face value) industry and is expected to continue to grow significantly over the coming years. Consequently, new fiduciary responsibilities have been imposed on financial professionals. Therefore, just like stocks, bonds and mutual funds, it is critical for you to understand proper valuations of insurance contracts in the secondary market and when a client's situation is appropriate for a life settlement. This valuable tool in the financial planning process can generate solutions to the complex and dynamic financial and estate planning needs of your senior clientele and provide flexibility to deal with changes in your clients' financial plans and in your ability to meet their needs.

Life Settlement Solutions, Inc. is the optimal partner to support your firm's life settlement business.

Using life settlements will enable your firm and financial professionals to:

- Turn a policy lapse event into an opportunity to retain key clients by improving their wealth status;
- Significantly improve client satisfaction by generating revenue from a previously unknown source;
- Increase the flow of referrals due to the positive impact of the life settlement transaction;
- Improve policy persistency rates; and
- Significantly increase revenues to your firm from key sources including:
 - renewal commissions on policies that would otherwise lapse,
 - life settlement transactions commissions,
 - commissions on the sale of any converted term policies,
 - commissions on potential subsequent sales of products including life insurance and investment products.

Most importantly, you improve the value of the services provided to your clients and their wealth status by working with a premier firm like LSS, who can deliver all of the pricing, compliance, training, support and transaction execution capabilities to be successful in the marketplace.

